



DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

Atty. Docket No. FDC 0150 PUS
First Named Inventor Clayton P. Spitz et al.

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

PURCHASING CARD TRANSACTION RISK MODEL

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the specification of which:

- [] is attached hereto; or
[✓] was filed on March 12, 2001 as U.S. Application Number or PCT International Application Number 09/804,674, and was amended on (MM/DD/YYYY) ____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Priority Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? (Yes/No)

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

Application Number(s)	Filing Date (MM/DD/YYYY)	Status: Patented, Pending, Abandoned

Declaration for Patent Application (cont'd.) Atty. Docket No. FDC 0150 PUS

I hereby appoint the following registered practitioners to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Ernie L. Brooks, Reg. No. 26,260; James A. Kushman, Reg. No. 25,634; David R. Syrowik, Reg. No. 27,956; Mark A. Cantor, Reg. No. 30,614; Ralph M. Burton, Reg. No. 17,748; Robert C.J. Tuttle, Reg. No. 27,962; Earl J. LaFontaine, Reg. No. 30,766; Ronald M. Nabozny, Reg. No. 28,648; Thomas A. Lewry, Reg. No. 30,770; John E. Nemazi, Reg. No. 30,876; Kevin J. Heinal, Reg. No. 29,805; William G. Abbott, Reg. No. 31,936; Donald J. Harrington, Reg. No. 17,427; Frederick M. Ritchie, Reg. No. 18,669; Robert C. Brandenburg, Reg. No. 29,048; A. Frank Duke, Reg. No. 20,937; John M. Halan, Reg. No. 35,534; Jeffrey M. Szuma, Reg. No. 35,700; James R. Ignatowski, Reg. No. 26,741; Frank A. Angileri, Reg. No. 36,733; William G. Conger, Reg. No. 31,209; Sangeeta G. Shab, Reg. No. 38,614; Christopher W. Quinn, Reg. No. 38,274; Robert C. Jones, Reg. No. 35,209; David S. Bir, Reg. No. 38,383; Konstantine J. Diamond, Reg. No. 39,657; James N. Kallis, Reg. No. 41,102; Hugo A. Delevie, Reg. No. 32,688; Ralph E. Smith, Reg. No. 35,474; Michael S. Brodbine, Reg. No. 38,392; Jeremy J. Curcuri, Reg. No. 42,454; Mark D. Chuey, Reg. No. 42,415; Pete N. Kioulos, Reg. No. 41,117; Stephanie M. Mansfield, Reg. No. 43,773; Mark E. Stuenkel, Reg. No. 44,364; Matthew R. Mowers, Reg. No. 44,956; Lawrence G. Almeda, Reg. No. 46,151; Giata Kukainis, Reg. No. 46,082; Seth E. Rodack, Reg. No. 45,622; James W. Proscia, Reg. No. 47,010; Matthew M. Jakubowski, Reg. No. 44,801; Marc Lorelli, Reg. No. 43,759; John S. Le Roy, Reg. No. P-48,158; Thomas W. Cunningham, Reg. No. P-48,722.

Address all correspondence and telephone calls to MARK E. STUENKEL
at Brooks & Kushman P.C., 1000 Town Center, Twenty-Second Floor, Southfield, Michigan 48075, (248) 358-4400.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Sole or First Inventor CLAYTON P. SPITZ

Inventor's signature _____ Date _____

Mailing address Same as residence address

Residence 11914 Broken Bough Drive, Houston, Texas 77024 Citizenship U.S.A.

Full Name of Second Joint Inventor TODD M. ANDERSON

Inventor's signature _____ Date _____

Mailing address Same as residence address

Residence 20038 North Cedar Sun Trail, Katy, Texas 77449 Citizenship U.S.A.

Full Name of Third Joint Inventor THOMAS F. LATHAM

Inventor's signature _____ Date _____

Mailing address Same as residence address

Residence 3611 Wellington Drive, Pearland, Texas 77584 Citizenship U.S.A.

Full Name of Fourth Joint Inventor DAVID C. GUERIN

Inventor's signature _____ Date _____

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Declaration for Patent Application (cont'd.)

Atty. Docket No. FDC 0150 PUS

Full Name of Fifth Joint Inventor ERNEST I. ARBOUR, JR.

Inventor's signature



Date 8-24-2001

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Citizenship U.S.A.

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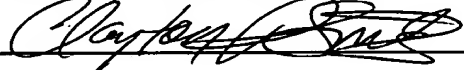
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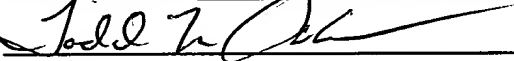
Full Name of Sole or First Inventor CLAYTON P. SPITZ

Inventor's signature  Date 6/26/01

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Residence 11914 Broken Bough Drive, Houston, Texas 77024 Citizenship U.S.A.


Full Name of Second Joint Inventor TODD M. ANDERSON

Inventor's signature  Date 7/2/07

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Full Name of Third Joint Inventor THOMAS F. LATHAM

Inventor's signature  Date 7/2/07

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